



Guaranteed Loan Lender USDA LINC Introduction Help

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ABOUT THE USDA LINC

The USDA Lender Interactive Network Connection (LINC) is an interactive system on the internet that provides approved Rural Housing Service (RHS) lenders access to RHS systems for the purpose of reporting quarterly status reports and monthly default status reports. When lenders convert to web reporting, status reporting will be required on a quarterly basis, rather than an annual basis. Quarterly reports will be required as of March 31, June 30, September 30, and December 31. Delinquency reporting will continue to be required monthly.

The first quarterly status report will be due from all lenders on April 1, 2001 and must be submitted electronically. The first electronic default status report is due July 1, 2001. RHS can accept electronic submissions of both quarterly and default reports by January 31, 2001 if you prefer to implement before the mandatory dates. Reports must be transmitted by the end of the sixth government working day. When reporting begins on a quarterly basis in April 2001, the annual status report will be discontinued.



Lenders with less than 100 loans can use the Web Reporting Input screens or EDI. Lenders with 100 or more loans must use EDI.

If you are a lender with less than 100 loans, you can:

- enter on-line quarterly status reports on the Web Reporting Input screens,
- review on-line quarterly status reports,
- enter on-line monthly default status reports on the Web Reporting Input screens, and
- review on-line monthly default status reports.

If you are a lender with 100 or more loans, you can:

- send EDI X12 files for transaction set (TS) 203, Secondary Mortgage Market Investor Report, and TS 264, Mortgage Loan Default Status
- view and print the EDI X12 File Transfer Confirmation page,
- retrieve EDI X12 transaction file receipts for TS 203 and TS 264 via EDI,
- determine if the transferred EDI X12 file was accepted, and
- retrieve EDI X12 transaction files that were not accepted.

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SYSTEM REQUIREMENTS

You must have the following hardware and software to access the USDA LINC.

- A personal computer, workstations, or terminal with access to the Internet via a modem or network through an Internet Service Provider (ISP).
- An Internet web browser that is SSL compliant (i.e., Netscape 4.08 or higher or Microsoft's Internet Explorer 4.x or higher).

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SECURITY

RHS takes security very seriously due to the sensitivity of the data electronically shared and the threat of compromised web sites. RHS is implementing security using multiple mechanisms, each building on the other to create a very secure environment. Two of the security mechanisms we utilize have a direct impact on the trading partners.

First, the web browser on the PC that you use to access the USDA LINC web site must support 128-bit encryption using Secure Socket Layer. Encryption scrambles the data sent so that no one except the intended recipient can read the confidential data.

Secondly, each trading partner will be issued a Lender Access Code and Lender Password after RHS receives a signed Trading Partner Agreement. These two values must be entered on the USDA LINC web site in order to create User IDs and Passwords for lender representatives. The lender representative must then access the USDA LINC web site and enter their user ID and password in order to gain access to the particular web pages from which data can be submitted.

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